

ABSTRACT

An on-line credit information System to collect information on businesses and individuals, and to disseminate the same to the seeker of the information alone. Participants to the System include a System Administrator, Subscribers and Non-Subscribers. Subscribers and Non-Subscribers can be either individuals or businesses. A Subscriber seeks information on a Subject by making a small payment to the System Administrator. He gets to receive information on the Subject from Subscribers and Non-Subscribers. The information on the Subject is made available only to the seeking Subscriber. Most of the information shall be in a pre-determined template with multiple choices. Information seeking Subscriber is required to rate the best response among several responses that he received to his query on a Subject. Such information providing Subscribers and Non-Subscribers shall be rewarded by the System Administrator by distributing a large part of the fee collected from information seeking Subscribers.